PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster

Serial No. : 09/669,196

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For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL

CREDITING

Group Art Unit : 3693

Examiner : KARMIS, Stephanos

MS: Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

In response to the Office Action mailed November 27, 2007, in the abovereferenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.